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Cutoff date for data: May 16, 2008

Conventions used in the tables:

x = No data can be indicated for technical reasons.

.. = Data not available at the reporting date.

Revisions of data published in earlier volumes are not indicated.

Discrepancies may arise from rounding.

International Environment

Table A1

Exchange Rates

	2004	2005	2006	2007	2004	2005	2006	2007
Year					2 nd half			
	Period average (per EUR 1)							
U.S. dollar	1.24	1.24	1.26	1.37	1.25	1.21	1.28	1.40
Japanese yen	134.40	136.86	146.06	161.25	135.75	137.51	149.97	162.87
Pound sterling	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.69
Swiss franc	1.54	1.55	1.57	1.64	1.53	1.55	1.58	1.65
Czech koruna	31.90	29.78	28.34	27.75	31.36	29.49	28.18	27.37
Hungarian forint	251.68	248.06	264.20	251.31	247.37	248.71	267.71	252.35
Polish zloty	4.53	4.02	3.89	3.78	4.33	3.96	3.90	3.72
Slovak koruna	40.02	38.59	37.20	33.77	39.74	38.57	36.84	33.50
Slovenian tolar ¹	239.06	239.56	239.60	239.64	239.06	239.56	239.60	239.64

Source: Thomson Financial.

¹ From January 1, 2007: irrevocable conversion rate against the euro.

Table A2

Key Interest Rates

	2004		2005		2006		2007	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
	End of period, %							
Euro area	2.00	2.00	2.00	2.25	2.75	3.50	4.00	4.00
U.S.A.	1.25	2.00	3.25	4.25	5.25	5.25	5.25	4.25
Japan	0.002	0.002	0.001	0.004	0.027	0.275	0.610	0.46
United Kingdom	4.50	4.75	4.75	4.50	4.50	5.00	5.50	5.50
Switzerland ¹	0.00–1.00	0.25–1.25	0.25–1.25	0.50–1.50	1.00–2.00	1.50–2.50	2.00–3.00	2.25–3.25
Czech Republic	2.25	2.50	1.75	2.00	2.00	2.50	2.75	3.50
Hungary	11.50	9.50	7.00	6.00	6.25	8.00	7.75	7.50
Poland	5.25	6.50	5.00	4.50	4.00	4.00	4.50	5.00
Slovak Republic	4.50	4.00	3.00	3.00	4.00	4.75	4.25	4.25
Slovenia ²	4.00	4.00	4.00	4.00	3.25	3.50	4.00	4.00

Source: Eurostat, Thomson Financial, national sources.

¹ SNB target range for three-month LIBOR.

² Until January 2003: official interest rate; since February 2003: interest rate for 60-day tolar bills issued by Banka Slovenije; from 2007 onwards: see Euro area.

Table A3

Short-Term Interest Rates

	2004	2005	2006	2007	2004	2005	2006	2007
Year					2 nd half			
<i>Three-month rates, period average, %</i>								
Euro area	2.11	2.19	3.08	4.28	2.12	2.22	3.35	4.55
U.S.A.	1.62	3.57	5.20	5.30	1.95	3.97	5.40	5.25
Japan	0.09	0.09	0.31	0.73	0.09	0.09	0.44	0.81
United Kingdom	4.59	4.70	4.80	5.95	4.48	4.59	4.97	6.23
Switzerland	0.47	0.80	1.51	2.55	0.62	0.83	1.73	2.74
Czech Republic	2.36	2.01	2.30	3.10	2.60	1.95	2.50	3.52
Hungary	11.29	7.02	6.99	7.88	10.62	6.18	7.74	7.69
Poland	6.20	5.29	4.21	4.74	6.75	4.61	4.20	5.16
Slovak Republic	4.68	2.93	4.32	4.34	4.05	3.02	4.93	4.33
Slovenia ¹	4.66	4.03	3.58	4.28	4.05	4.02	3.54	4.61

Source: Thomson Financial. Source: Thomson Financial.

¹ From 2007 onwards: see Euro area.

Table A4

Long-Term Interest Rates

	2004	2005	2006	2007	2004	2005	2006	2007
Year					2 nd half			
<i>Ten-year rates, period average, %</i>								
Euro area	4.10	3.41	3.83	4.31	4.06	3.30	3.91	4.42
U.S.A.	5.02	4.54	4.88	4.80	5.00	4.50	4.86	4.76
Japan	1.49	1.37	1.74	1.67	1.57	1.39	1.76	1.68
United Kingdom	4.85	4.39	4.45	4.92	4.81	4.25	4.53	4.94
Switzerland	2.74	2.10	2.52	2.93	2.72	2.01	2.55	3.06
Czech Republic	4.75	3.51	3.78	4.28	4.80	3.45	3.88	4.55
Hungary	8.19	6.60	7.12	6.74	8.15	6.34	7.31	6.72
Poland	6.90	5.22	5.23	5.48	6.90	4.93	5.42	5.67
Slovak Republic	5.03	3.52	4.41	4.49	4.97	3.36	4.69	4.64
Slovenia	4.68	3.81	3.85	4.53	4.49	3.73	3.93	4.65

Source: Eurostat, national sources.

Table A5

Corporate Bond Spreads

	2004	2005	2006	2007	2004	2005	2006	2007
Year					2 nd half			
<i>Period average, percentage points</i>								
Spreads of 7- to 10-year Euro area corporate bonds against euro area government bonds of same maturity								
AAA	0.20	0.12	0.18	0.27	0.20	0.10	0.19	0.34
BBB	0.84	0.98	1.24	1.26	0.77	1.06	1.25	1.51
Spreads of 7- to 10-year U.S. corporate bonds against U.S. government bonds of same maturity								
AAA	0.17	0.14	0.33	0.65	0.12	0.17	0.38	0.87
BBB	0.73	0.76	1.03	1.50	0.68	0.81	1.14	1.87

Source: Merrill Lynch via Thomson Financial.

Table A6

Stock Indices¹

	2004	2005	2006	2007	2004	2005	2006	2007
Year					2 nd half			
Period average								
Euro area: EURO STOXX	251	294	357	416	252	309	367	417
U.S.A.: S&P 500	1,131	1,207	1,311	1,477	1,134	1,228	1,339	1,492
Japan: Nikkei 225	11,181	12,421	16,124	16,984	11,090	13,399	16,044	16,455
Austria: ATX	1,980	2,996	3,938	4,619	2,124	3,326	3,934	4,601
Czech Republic: PX50	828	1,256	1,479	1,776	885	1,361	1,482	1,814
Hungary: BUX	11,752	19,018	22,515	26,097	12,833	21,130	22,544	27,347
Poland: WIG	24,109	29,568	43,090	58,995	24,841	32,292	46,247	60,473
Slovak Republic: SAX16	213	437	403	422	243	452	400	434
Slovenia: SBI20	4,571	4,676	5,223	9,822	4,774	4,535	5,697	11,544

Source: Thomson Financial.

¹ EURO STOXX: December 31, 1986 = 100, S&P 500: December 30, 1964 = 100, Nikkei 225: March 31, 1950 = 100, ATX: January 2, 1991 = 1000, PX50: April 6, 1994 = 100, BUX: January 2, 1991 = 100, WIG: April 16, 1991 = 100, SAX16: September 14, 1993 = 100, SBI20: January 3, 1994 = 100.

Table A7

Gross Domestic Product

	2004	2005	2006	2007	2004	2005	2006	2007
Year					2 nd half			
Annual change in %, period average								
Euro area	2.3	1.7	2.8	2.6	2.1	2.0	3.1	2.5
U.S.A.	3.6	3.1	2.9	2.2	2.3	3.0	3.2	3.3
Japan	2.7	1.9	2.4	2.1	3.2	3.1	2.5	2.7
Austria	2.3	2.0	3.3	3.4	2.0	2.5	2.2	1.9
Czech Republic	4.5	6.4	6.4	6.5	4.9	6.6	6.2	6.4
Hungary	4.8	4.1	3.9	1.3	4.8	4.4	3.8	0.8
Poland	5.4	3.6	6.2	6.5	4.4	4.4	6.6	6.3
Slovak Republic	5.2	6.6	8.5	10.4	5.5	6.9	8.6	11.8
Slovenia	4.4	4.1	5.7	6.1	4.6	3.9	6.2	5.6

Source: Eurostat, national sources.

Table A8

Current Account

	2004	2005	2006	2007	2004	2005	2006	2007
Year					2 nd half			
	% of GDP, cumulative							
Euro area	0.8	0.1	-0.2	0.0	0.7	-0.2	0.2	0.4
U.S.A.	-5.4	-5.9	-6.1	-5.3	-5.8	-6.2	-6.1	-5.4
Japan	3.7	3.6	3.9	4.8	3.6	3.7	4.0	2.6
Austria	2.4	3.0	3.5	4.7	-1.1	0.3	2.1	2.4
Czech Republic	-5.3	-1.6	-3.1	-3.0	-6.5	-3.0	-5.1	-4.4
Hungary	-8.4	-6.8	-6.1	-5.0	-7.7	-6.9	-5.1	-4.6
Poland	-4.0	-1.2	-2.7	-3.7	-2.9	-1.6	-2.8	-3.4
Slovak Republic	-7.8	-8.4	-7.0	-5.4	-8.0	-9.6	-7.3	-6.7
Slovenia	-2.7	-2.0	-2.8	-4.8	-3.0	-3.0	-4.9	-6.5

Source: Eurostat, European Commission, Thomson Financial, national sources.

Note: Due to seasonal fluctuations, the comparability of half-year figures with yearly figures is limited. The half-year figures for the U.S.A. are based on seasonally adjusted nominal GDP data.

Table A9

Inflation

	2004	2005	2006	2007	2004	2005	2006	2007
Year					2 nd half			
	Annual change in %, period average							
Euro area	2.1	2.2	2.2	2.1	2.3	2.3	2.0	2.4
U.S.A.	2.7	3.4	3.2	2.8	3.2	3.8	2.9	3.2
Japan	0.0	-0.3	0.3	0.0	0.2	-0.4	0.5	0.2
Austria	2.0	2.1	1.7	2.2	2.2	2.0	1.7	2.6
Czech Republic	2.6	1.6	2.1	3.0	2.9	1.9	1.7	3.8
Hungary	6.8	3.5	4.0	7.9	6.5	3.4	5.5	7.2
Poland	3.6	2.2	1.3	2.6	4.6	1.5	1.4	3.0
Slovak Republic	7.5	2.8	4.3	1.9	6.8	2.9	4.1	1.9
Slovenia	3.7	2.5	2.5	3.8	3.6	2.4	2.4	4.6

Source: Eurostat.

The Real Economy in Austria

Table A10

Financial Investment of Households

	2004	2005	2006	2007 ³	2004	2005	2006	2007 ³
Year					2 nd half			
Transactions, EUR million								
Currency and deposits ¹	6,048	5,641	6,746	12,810	3,451	2,281	4,277	5,539
Securities (other than shares) ²	2,490	1,520	1,252	3,751	510	651	634	1,849
Shares (other than mutual fund shares)	962	1,778	2,227	-342	428	213	26	638
Mutual fund shares	2,883	3,761	2,431	-137	931	2,224	644	-701
Insurance technical reserves	4,630	6,375	5,804	3,921	2,037	2,782	2,982	1,381
Total financial investment	17,013	19,075	18,460	20,003	7,357	8,151	8,563	8,706

Source: OeNB.

¹ Including loans and other assets.

² Including financial derivatives.

³ Preliminary data.

Table A11

Household Income, Savings and Credit Demand

	2004	2005	2006	2007
Year				
Year-end, EUR billion				
Net disposable income	144.8	151.1	157.5	..
Savings	12.9	14.1	15.3	..
Saving ratio in % ¹	8.9	9.3	9.7	..
MFI loans to households	98.33	111.27	115.48	123.06

Source: Statistics Austria (national accounts broken down by sectors), OeNB (financial accounts).

¹ Saving ratio = savings / (disposable income + increase in accrued occupational pension benefits).

Table A12

Financing of Nonfinancial Corporations

	2004	2005	2006	2007 ¹	2004	2005	2006	2007 ¹
Year					2 nd half			
Transactions, EUR million								
Securities (other than shares)	2,909	4,252	2,854	4,364	1,871	3,191	1,726	2,942
Loans	4,859	6,749	6,299	13,933	3,869	3,968	2,057	5,821
Shares and other equity ²	4,592	60,292	5,772	14,306	470	2,738	225	5,589
Other accounts payable	561	560	1,927	298	444	-725	804	-238
Total debt	12,921	71,853	16,852	32,901	6,654	9,172	4,812	14,114

Source: OeNB.

¹ Preliminary data.

² Including other equity of domestic SPE held by nonresidents (data are included from 2005 onwards).

Table A13

Insolvency Indicators

	2004	2005	2006	2007	2004	2005	2006	2007
	Year				2 nd half			
	<i>EUR million</i>							
Default liabilities	2,540	2,426	2,569	2,441	1,371	1,392	1,468	1,290
	<i>Number</i>							
Defaults	2,972	3,203	3,084	3,023	1,503	1,651	1,537	1,475

Source: Kreditschutzverband von 1870.

Table A14

Selected Financial Ratios of the Manufacturing Sector

	2004	2005	2006	2007
	<i>Median, %</i>			
Self-financing and investment ratios				
Cash flow, as a percentage of turnover	8.05	7.55	7.55	..
Investment ratio ¹	1.88	0.99	2.11	..
Reinvestment ratio ²	59.09	45.00	79.10	..
Financial structure ratios				
Equity ratio	15.43	22.87	20.47	..
Risk-weighted capital ratio	20.99	29.43	27.07	..
Bank liability ratio	39.96	32.01	33.29	..
Government debt ratio	9.11	8.64	9.17	..

Source: OeNB.

¹ Investments x 100 / net turnover.² Investments x 100 / credit write-offs.

Financial Intermediaries in Austria¹

Table A15

Total Assets and Off-Balance-Sheet Operations

	2004		2005		2006		2007	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>End of period, EUR million</i>								
Total assets on an unconsolidated basis	636,035	652,758	697,505	725,761	765,258	797,758	859,343	899,538
of which: total domestic assets	441,250	452,306	463,815	479,817	493,966	504,237	518,713	548,533
total foreign assets	194,785	200,452	233,690	245,943	271,292	293,521	340,630	351,005
Interest rate contracts	1,891,262	1,241,189	1,266,274	1,247,825	1,278,429	1,360,613	1,450,249	1,689,633
Foreign exchange derivatives	255,755	216,284	245,677	240,564	264,876	279,686	369,009	346,969
Other derivatives	17,375	8,490	15,916	17,731	21,751	20,103	21,067	19,381
Derivatives total	2,164,392	1,465,963	1,527,867	1,506,120	1,565,056	1,660,402	1,840,325	2,055,983
Total assets on a consolidated basis	x	732,780	789,045	847,627	874,322	927,751	1,037,390	1,073,221

Source: OeNB.

Note: Data on off-balance-sheet operations refer to nominal values.

Table A16

Profitability on an Unconsolidated Basis

	2004	2005	2006	2007	2004	2005	2006	2007
	1 st half				Year			
<i>End of period, EUR million</i>								
Net interest income	3,530	3,547	3,562	3,568	7,131	7,094	7,170	7,399
Income from securities and participating interests	990	1,125	1,198	1,387	2,076	2,700	2,878	3,521
Net fee-based income	1,671	1,903	2,169	2,453	3,387	3,941	4,301	4,710
Net profit/loss on financial operations	310	333	446	361	607	642	688	290
Other operating income	590	621	686	758	1,255	1,333	1,581	1,592
Operating income	7,091	7,530	8,062	8,527	14,457	15,710	16,618	17,512
Staff costs	2,382	2,418	2,624	2,654	4,859	5,036	5,451	5,468
Other administrative expenses	1,511	1,628	1,706	1,800	3,108	3,332	3,516	3,703
Other operating expenses	780	776	838	843	1,748	1,694	1,828	1,678
Total operating expenses	4,673	4,822	5,168	5,297	9,715	10,063	10,795	10,849
Operating profit/loss	2,418	2,708	2,894	3,230	4,742	5,647	5,823	6,663
Net risk provisions from credit business ¹	1,730	1,610	1,637	1,257	2,094	2,014	1,845	2,012
Net risk provisions from securities business ¹	-579	-101	-723	-404	-1,154	-408	-2,875	-430
Annual surplus ¹	2,824	2,887	3,931	4,702	3,233	3,734	3,957	4,787
Return on assets ^{1,2}	0,42	0,39	0,49	0,51	0,46	0,53	0,50	0,53
Return on equity (tier 1 capital) ^{1,2}	8,4	8,0	8,6	7,4	9,3	11,1	9,5	8,5
Interest income to gross income (%)	50	47	44	42	49	45	43	42
Operating expenses to gross income (%)	66	64	64	62	67	64	65	62

Source: OeNB.

¹ Data referring to the first half of the year are expected year-end values.² Annual surplus in % of total assets and tier 1 capital, respectively.

¹ Since 2007, the International Monetary Fund (IMF) has published Financial Soundness Indicators (FSI) for Austria (see also www.imf.org). The tables below have therefore been expanded to include FSI as computed by the OeNB for banks operating in Austria.

Table A17

Profitability on a Consolidated Basis

	2004	2005	2006	2007	2004	2005	2006	2007
	1 st half				Year			
	<i>End of period, EUR million</i>							
Operating income	x	10,259	11,713	13,929	19,303	21,153	23,993	28,101
Operating expenses	x	6,490	7,225	8,184	12,473	13,389	14,758	17,046
Operating profit/loss	x	3,769	4,489	5,745	6,830	7,765	9,235	11,055
Result before minority interests	x	2,471	3,712	4,087	4,408	5,341	8,696	8,016
Return on assets ¹	x	0.59	0.83	0.83	0.56	0.63	0.94	0.75
Return on equity (tier 1 capital) ¹	x	14.5	17.8	16.7	13.3	14.7	18.7	16.4
Interest margin to gross income (%)	x	63	60	61	64	62	62	64
Operating expenses to gross income (%)	x	63	62	59	65	63	62	61

Source: OeNB.

¹ Result before minority interests in % of total assets and tier 1 capital, respectively.

Table A18

Sectoral Distribution of Loans

	2004		2005		2006		2007	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
	<i>End of period, EUR million</i>							
Nonfinancial corporations	108,979	109,924	111,334	108,944	114,171	116,078	118,086	122,003
of which: foreign currency-denominated loans	17,343	16,094	16,109	14,604	14,006	12,586	10,501	9,888
Households ¹	93,984	97,130	100,375	107,561	109,255	111,404	114,931	117,598
of which: foreign currency-denominated loans	27,077	28,461	30,401	33,316	34,395	34,266	33,383	32,276
General government	29,679	31,238	30,192	29,141	29,856	28,662	27,297	26,303
of which: foreign currency-denominated loans	1,588	1,688	2,074	2,160	2,159	1,862	1,489	1,603
Other financial intermediaries	13,505	14,510	15,131	19,365	20,523	22,001	20,758	21,646
of which: foreign currency-denominated loans	1,594	1,667	2,030	3,216	3,491	3,353	3,142	2,930
Foreign nonbanks	55,774	56,434	66,163	69,273	74,014	80,985	88,217	103,983
of which: foreign currency-denominated loans	23,250	22,431	28,140	28,534	29,280	31,378	33,961	38,027
Nonbanks total	301,921	309,235	323,195	334,283	347,820	359,129	369,290	391,532
of which: foreign currency-denominated loans	70,851	70,341	78,754	81,830	83,331	83,445	82,476	84,723
Banks	183,949	182,416	199,908	201,117	218,833	230,320	264,854	263,344
of which: foreign currency-denominated loans	54,593	49,569	58,368	56,915	62,313	62,467	70,077	69,652

Source: OeNB.

¹ Sector "Households" consists here of the sectors "Households" and "Nonprofit institutions serving households".

Note: Due to breaks in the time series growth rates vary from the ones indicated in the text, which have been adjusted.

Table A19

Foreign Currency-Denominated Claims on Domestic Non-MFIs

	2004		2005		2006		2007	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
	<i>End of period, % of total foreign currency-denominated claims on domestic non-MFIs¹</i>							
Swiss franc	86.0	90.1	89.3	89.0	89.3	90.8	89.0	88.7
Japanese yen	7.1	5.6	5.2	3.9	2.8	2.8	2.8	3.6
U.S. dollar	5.6	3.6	4.8	6.3	6.8	5.5	5.4	5.1
Other foreign currencies	1.3	0.7	0.6	0.8	1.1	0.9	2.8	2.6

Source: OeNB, ECB.

¹ The indicated figures refer to claims of monetary financial institutions (MFIs, ESA definition) on domestic non-MFIs. Given the differences in the definition of credit institutions according to the Austrian Banking Act and of MFIs according to ESA and differences in the number of borrowers, comparability to "Claims on Domestic Nonbanks" is limited. Due to rounding, figures do not add up to 100% for every year.

Table A20

Loan Quality

	2004		2005		2006		2007	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
	<i>End of period, % of claims</i>							
Specific loan loss provisions for loans to nonbanks	3.4	3.3	3.2	3.1	3.1	2.9	2.7	2.4
Nonperforming loans	x	2.7	x	2.6	x	2.1	x	..
	<i>End of period, % of tier 1 capital</i>							
Nonperforming loans	x	53.1	x	52.6	x	42.1	x	..

Source: OeNB.

Table A21

Market Risk¹

	2004		2005		2006		2007	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
	<i>End of period, EUR million and %, respectively</i>							
Interest rate risk								
Basel ratio for interest rate risk, % ²	7.5	6.1	6.4	6.6	6.3	5.6	5.2	4.5
Capital requirement for the position risk of interest rate instruments in the trading book	514.8	609.8	810.3	703.0	792.6	737.3	980.0	1.082.6
Exchange rate risk								
Capital requirement for open foreign exchange positions	66.1	52.9	97.3	93.3	101.8	75.2	89.1	74.1
Maximum open position in foreign exchange to capital (%) ³	1.1	2.1	3.4	3.2	2.8	3.8	4.8	1.5
Equity price risk								
Capital requirement for the position risk of equities in the trading book	52.4	43.4	71.1	95.9	94.0	101.0	211.6	180.6

Source: OeNB.

¹ The calculation of capital requirements for market risk combines the standardized approach and internal value-at-risk (VaR) calculations. The latter use previous day's values without taking account of the multiplier. Capital requirements for interest rate instruments and equities are computed by adding up both general and specific position risks. As long as reporting is according to Basel II mutual funds and nonlinear option risks are included in the data according to their risk categories.

² Average of the Basel ratio for interest rate risk (loss of present value following a parallel yield curve shift of all currencies by 200 basis points in relation to regulatory capital) weighted by total assets of all Austrian credit institutions excluding banks that operate branches in Austria under freedom of establishment. For banks with a large securities trading book, interest rate instruments of the trading book are not included in the calculation.

³ The maximum open position in foreign exchange refers to the monthly peaks of the 12 currencies to be included in the monthly report. A net position is calculated for each currency across all banks. The absolute values of the net positions are added up across currencies.

Table A22

Liquidity Risk

	2004		2005		2006		2007	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
	<i>End of period, %</i>							
Short-term loans to short-term liabilities	x	x	69.7	65.4	67.4	66.2	70.1	64.0
Short-term loans and other liquid assets to short-term liabilities	x	x	120.8	115.8	117.7	115.0	118.7	109.9
Liquid resources of the first degree: 5% quantile of the ratio between available and required liquidity of degree ¹	170.5	171.6	171.8	178.6	173.0	152.4	134.4	140.0
Liquid resources of the second degree: 5% quantile of the ratio between available and required liquidity of degree ²	128.5	121.7	121.7	118.5	118.7	111.5	114.1	110.2

Source: OeNB.

¹ Short-term loans and short-term liabilities (up to 3 months against banks and non-banks). Liquid assets (quoted stocks and bonds, government bonds and eligible collateral, cash and liquidity reserves at apex institutions). The liquidity ratio relates liquid assets to the corresponding liabilities. Article 25 of the Austrian Banking Act defines a minimum ratio of 2.5 % for liquid resources of the first degree (cash ratio) and of 20% for liquid resources of the second degree (quick ratio). The 5% quantile indicates the ratio between available and required liquidity of liquidity surpassed by 95% of banks on the respective reporting date.

Table A23

Solvency

	2004		2005		2006		2007	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
	<i>End of period, eligible capital and tier 1 capital, respectively, as a percentage of risk-weighted assets</i>							
Consolidated capital adequacy ratio	x	12.2	12.4	11.7	12.4	11.6	12.6	12.1
Consolidated tier 1 capital ratio	x	8.3	8.7	8.1	8.9	8.1	9.1	8.7

Source: OeNB.

Table A24

Assets Held by Austrian Insurance Companies¹

	2004		2005		2006		2007	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
	<i>End of period, EUR million</i>							
Cash, overnight and other deposits at domestic banks	1,744	2,516	2,472	2,570	3,218	2,359	1,867	2,275
Domestic debt securities	9,175	8,909	9,238	9,309	9,840	10,237	10,606	10,684
of which: domestic banks	6,938	7,068	7,519	7,647	8,021	8,415	8,642	8,639
Equity securities and other domestic securities	15,987	17,359	19,387	21,208	21,754	23,575	23,699	24,456
Loans	6,733	6,504	5,933	5,724	4,701	4,305	3,663	3,396
of which: domestic banks	148	161	206	366	407	468	502	547
Domestic equity interests	3,682	3,906	3,928	3,965	4,315	4,448	4,590	5,000
Real estate	3,438	3,361	3,340	3,288	3,118	3,118	3,046	3,040
Foreign assets	19,209	20,691	22,964	25,058	26,439	28,703	31,482	33,268
of which: debt securities	14,979	15,648	17,002	18,230	19,333	20,360	21,161	22,257
Custody account claims on deposits on reinsurers	..	2,260	..	2,163	..	2,136
Other assets	4,068	3,594	4,361	4,048	5,199	4,192	4,936	4,150
Total assets	65,927	69,100	73,433	77,333	80,339	83,073	85,625	88,005

Source: OeNB.

¹ Semiannual data exclusive of reinsurance transactions, based on quarterly returns.

Table A25

Assets Held by Austrian Mutual Funds

	2004		2005		2006		2007	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
	<i>End of period, EUR million</i>							
Domestic securities	35,405	37,341	43,052	47,032	46,422	49,593	49,882	47,304
of which: debt securities	19,058	19,025	20,545	20,350	18,302	17,632	15,892	14,938
equity securities	16,347	18,316	22,507	26,682	28,120	31,961	33,990	32,366
Foreign securities	75,707	80,505	91,473	100,367	102,876	109,306	112,816	105,232
of which: debt securities	53,022	56,821	64,635	68,054	69,482	70,280	71,373	66,473
equity securities	22,685	23,684	26,838	32,313	33,394	39,026	41,443	38,759
Other assets	7,530	7,441	7,984	9,286	10,232	9,961	11,622	13,110
Total assets	118,642	125,287	142,509	156,685	159,530	168,860	174,320	165,646
of which: foreign currency	24,328	24,591	28,085	32,694	32,699	36,797	38,078	35,047

Source: OeNB.

Table A26

Assets Held by Austrian Pension Funds

	2004		2005		2006		2007	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>End of period, EUR million</i>								
Domestic securities	8,770	9,179	9,744	10,112	10,074	10,742	10,901	10,773
of which: federal treasury bills and notes	0	0	0	0	0	0	0	0
debt securities	121	108	96	98	89	116	147	137
mutual fund shares	8,607	9,019	9,579	9,949	9,921	10,589	10,722	10,603
other securities	42	52	69	65	64	37	32	33
Foreign securities	460	525	727	1,006	1,010	1,224	1,426	1,473
of which: debt securities	15	27	69	74	81	73	91	140
mutual fund shares	417	469	645	906	903	1,113	1,299	1,321
other securities	28	29	13	26	26	38	36	12
Deposits	72	125	95	113	150	173	270	282
Loans	59	83	94	94	99	93	124	158
Other assets	147	170	196	224	220	264	249	238
Total assets	9,508	10,082	10,856	11,549	11,553	12,496	12,970	12,924
of which: foreign currency	236	249	272	312	327	555	601	620

Source: OeNB.

Table A27

Assets Held by Austrian Severance Funds

	2004		2005		2006		2007	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>End of period, EUR million</i>								
Total direct investment	64.9	92.3	129.4	158.7	228.7	295.6	415.5	598.3
of which: euro-denominated	64.0	89.2	122.5	153.8	223.3	288.4	390.5	579.6
foreign currency-denominated	0.0	x	x	x	x	x	x	x
accrued income claims from direct investment	0.9	x	2.0	3.2	2.4	4.2	4.6	8.6
Total indirect investment	123.5	269.6	382.3	537.8	658.1	832.5	949.3	1,023.8
of which: total of euro-denominated investment in mutual fund shares	122.8	266.6	370.4	490.4	608.1	781.4	877	963.8
total of foreign currency-denominated investment in mutual fund shares	x	3.2	11.9	47.4	50.0	51.1	72.3	60.0
Total assets assigned to investment groups	188.5	362.1	511.7	696.5	886.5	1,128.1	1,364.8	1,622.1
of which: foreign currency-denominated	x	4.9	16.9	49.1	52.4	54.2	92.7	70.8

Source: OeNB.

Note: Due to special balance sheet operations total assets assigned to investment groups deviate from the sum of total indirect investments.

Table A28

Transactions and System Disturbances in Payment and Securities Settlement Systems

	2004		2005		2006		2007	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>Number of transactions in million, value of transactions in EUR billion</i>								
ARTIS/TARGET								
Number	1.8	3.7	1.9	4.0	2.1	4.4	2.4	4.9
Value	4,174.5	8,470.0	5,077.8	10,412.9	5,780.8	11,563.3	6,295.6	13,152.4
System disturbances	4	4	0	8	1	2	3	3
Securities settlement systems								
Number	0.5	1.0	0.8	1.9	1.7	3.0	1.8	2.9
Value	89.8	187.9	157.3	309.8	267.1	448.6	330	599.8
System disturbances	0	0	0	0	0	0	0	0
Retail payment systems								
Number	181.1	377.9	197.4	412.3	216.5	448.5	237.8	491.7
Value	15.4	31.5	15.5	31.1	16.9	35.3	18.3	36.9
System disturbances	12	17	12	41	25	58	3	20
Participation in international payment systems								
Number	3.0	8.8	5.9	12.0	7.5	16.8	10.2	21.2
Value	578.0	1,101.1	562.0	1,127.4	702.2	1,468.8	868.9	1,946.4
System disturbances	11	15	5	8	1	4	1	1

Source: OeNB.

Note: ARTIS/TARGET has been replaced by HOAM.AT/TARGET2 on 19th November 2007.